said merchant computer being programmed to receive said digital advertisements and product fulfillment items, to receive a request for a digital advertisement from a user, to cause said digital advertisement to be sent to said user, to receive from said user [an access] a product request message identifying an advertised product, to receive an access message created by a payment computer, and to cause said product to be sent to said user in accordance with a product fulfillment item corresponding to said product and based upon receipt by the merchant computer of the access message.

5.   (Amended) A method of operating a merchant computer in a network-based sales system comprising a merchant database that comprises a plurality of digital advertisements and a plurality of respective product fulfillment items, at least one creation computer for creating said merchant database, and at least one merchant computer for causing said digital advertisements to be transmitted to a user and for causing advertised products to be transmitted to said user, said creation computer and said merchant computer being interconnected by a computer network, said method comprising the steps of:

receiving, at said merchant computer, said digital advertisements and said product fulfillment items, said digital advertisements and said product fulfillment items having been transmitted to said merchant computer by said creation computer, said merchant database comprising said digital advertisements and

said product fulfillment items having been created by said

creation computer;

receiving a request for a digital advertisement from a

user;

causing said digital advertisement to be sent to said

user;

receiving from said user [an access] a product request

message identifying an advertised product;

receiving an access message created by a payment

computer; and

causing said product to be sent to said user in

accordance with a product fulfillment item corresponding to said

product and based upon receipt by the merchant computer of the

access message.

6.   (Amended) A hypertext statement system, comprising:

a client computer for operation by a client user; and

one or more server computers for operation by a server

user;

said client computer and said server computers being

interconnected by a computer network;

at least one of said server computers being programmed

to record purchase transaction records in a database, each of

said purchase transaction records comprising a product

description, and to transmit a statement document comprising said

purchase transaction records to said client computer;

3

said client computer being programmed to display said product descriptions, to receive a request from said client user to display a product corresponding to a product description displayed by said client computer, and to cause a product hypertext link derived from a purchase transaction record to be activated;

at least one of said server computers, <u>other than a server computer that transmitted said statement document to said client computer,</u> being programmed to respond to activation of said product hypertext link by causing said product to be sent to said client computer.

7.   (Amended) A hypertext statement system in accordance with claim 6, wherein:

said client computer is programmed to receive a request from said client user to display transaction details corresponding to a product description displayed by said client computer and to cause a transaction detail hypertext link corresponding to said product description to be activated; and

<u>at least one of</u> said server [computer] <u>computers</u> is programmed to respond to activation of said transaction detail hypertext link by transmitting said transaction details to said client computer as a transaction detail document.

8.   (Amended) A hypertext statement system in accordance with claim 7, wherein:

4

said transaction detail document further comprises a customer service form hypertext link;

said client computer is programmed to receive a request from said client user to display a customer service form and to cause said customer service form hypertext link to be activated; and

at least one of said server [computer] computers is programmed to respond to activation of said customer service form hypertext link by transmitting said customer service form to said client computer.

9.   (Amended) A hypertext statement system in accordance with claim 6, wherein:

said statement document further comprises a customer service form hypertext link;

said client computer is programmed to receive a request from said client user to display a customer service form and to cause said customer service form hypertext link to be activated; and

at least one of said server [computer] computers is programmed to respond to activation of said customer service form hypertext link by transmitting said customer service form to said client computer.

10.   (Amended) A method of operating a server computer in a hypertext statement system comprising a client computer for operation by a client user, and one or more server computers for

operation by a server user, said client computer and said server computers being interconnected by a computer network, said method comprising the steps of:

recording, at one of said server computers, purchase transaction records in a database, each of said purchase transaction records comprising a product description; and

transmitting a statement document comprising said purchase transaction records to said client computer;

said client computer being programmed to display said product descriptions, to receive a request from said client user to display a product corresponding to a product description displayed by said client computer, and to cause a product hypertext link derived from a purchase transaction record to be activated;

at least one of said server computers, other than a server computer that transmitted said statement document to said client computer, being programmed to respond to activation of said product hypertext link by causing said product to be sent to said client computer.

11.   (Amended) A network payment system, comprising:

at least one buyer computer for operation by a user desiring to buy a product; and

at least one payment computer for processing payment messages from said buyer computer;

said buyer computer and said payment computer being interconnected by a computer network;

said buyer computer being programmed to cause a payment message to be sent to said payment computer [, said payment message comprising a product identifier identifying said product that said user desires to buy];

said payment computer being programmed to receive said payment message, to cause an access message to be created for transmission to a merchant computer to enable said user to access said product upon verification by said merchant computer that said access message was created by said payment computer, and to record a purchase transaction record in said settlement database;

said buyer computer being programmed to cause a request for purchase transaction records to be sent to said payment computer; and

said payment computer being programmed to receive said request for purchase transaction records and to cause a document derived from said purchase transaction records to be sent to said buyer computer.

12.   (Amended) A method of operating a payment computer in a network payment system comprising at least one buyer computer for operation by a user desiring to buy a product, and at least one payment computer for processing payment messages from said buyer computer, said method comprising the steps of:

receiving, at said payment computer, a payment message that said buyer computer has caused to be sent to said payment computer [, said payment message comprising a product identifier identifying said product that said user desires to buy];

7

causing an access message to be created <u>for</u> <u>transmission to a merchant computer</u> to enable said user to access said product <u>upon verification by said merchant computer that</u> <u>said access message was created by said payment computer</u>;

recording a purchase transaction record in said settlement database;

receiving a request for purchase transaction records that said buyer computer has caused to be sent to said payment computer; and

causing a document derived from said purchase transaction records to be sent to said buyer computer.

13. The method of claim 12 wherein the payment message comprises a product identifier identifying the product that the user desires to buy.

14. The network payment system of claim 11 wherein the payment message comprises a product identifier identifying the product that the user desires to buy.

15. A hypertext statement system, comprising:

a client computer for operation by a client user; and

one or more server computers for operation by a server user;

the client computer and the server computers being interconnected by a computer network;

at least one of the server computers being programmed to record purchase transaction records in a database, each of the purchase transaction records comprising a product description, and to transmit a statement document comprising the purchase transaction records to the client computer;

the client computer being programmed to display the product descriptions, to receive a request from the client user to display a product corresponding to a product description displayed by the client computer, to cause a product hypertext link derived from a purchase transaction record to be activated, to receive a request from the client user to display transaction details corresponding to a product description displayed by the client computer, and to cause a transaction detail hypertext link corresponding to the product description to be activated;

at least one of the server computers being programmed to respond to activation of the product hypertext link by causing the product to be sent to the client computer and to respond to activation of the transaction detail hypertext link by transmitting the transaction details to the client computer as a transaction detail document.

16. A method of operating a server computer in a hypertext statement system comprising a client computer for operation by a client user, and one or more server computers for operation by a server user, the client computer and the server computers being interconnected by a computer network, the method comprising the steps of:

9

recording, at one of the server computers, purchase transaction records in a database, each of the purchase transaction records comprising a product description; and

transmitting a statement document comprising the purchase transaction records to the client computer;

the client computer being programmed to display the product descriptions, to receive a request from the client user to display a product corresponding to a product description displayed by the client computer, to cause a product hypertext link derived from a purchase transaction record to be activated, to receive a request from the client user to display transaction details corresponding to a product description displayed by the client computer, and to cause a transaction detail hypertext link corresponding to the product description to be activated;

at least one of the server computers being programmed to respond to activation of the product hypertext link by causing the product to be sent to the client computer, and at least one of the server computers being programmed to respond to activation of the transaction detail hypertext link by transmitting the transaction details to the client computer as a transaction detail document.

17. A network-based sales system, comprising:

at least one buyer computer for operation by a user desiring to buy products;

at least one shopping cart computer; and

a shopping cart database connected to the shopping cart computer;

the buyer computer and the shopping cart computer being interconnected by a computer network;

the buyer computer being programmed to receive a plurality of requests from a user to add a plurality of respective products to a shopping cart in the shopping cart database, and, in response to the requests to add the products, to send a plurality of respective shopping cart messages to the shopping cart computer each of which comprises a product identifier identifying one of the plurality of products and at least one of which comprises a universal resource locator;

the shopping cart computer being programmed to receive the plurality of shopping cart messages, to modify the shopping cart in the shopping cart database to reflect the plurality of requests to add the plurality of products to the shopping cart, and to cause a payment message associated with the shopping cart to be created, the payment message comprising a universal resource locator; and

the buyer computer being programmed to receive a request from the user to purchase the plurality of products added to the shopping cart and to cause the payment message to be activated to initiate a payment transaction for the plurality of products added to the shopping cart;

the shopping cart being a stored representation of a collection of products, the shopping cart database being a database of stored representations of collections of products,

11

and the shopping cart computer being a computer that modifies the stored representations of collections of products in the database.

18.   A method of operating a shopping cart computer in a computer network comprising at least one buyer computer for operation by a user desiring to buy products, at least one shopping cart computer, and a shopping cart database connected to the shopping cart computer, the method comprising the steps of:

receiving, at the shopping cart computer, a plurality of shopping cart messages sent to the shopping cart computer by the buyer computer in response to receipt of a plurality of requests from a user to add a plurality of respective products to a shopping cart in the shopping cart database, each of the shopping cart messages comprising a product identifier identifying one of the plurality of products and at least one of which comprises a universal resource locator;

modifying the shopping cart in the shopping cart database to reflect the plurality of requests to add the plurality of products to the shopping cart; and

causing a payment message associated with the shopping cart to be created, the payment message comprising a universal resource locator;

the buyer computer being programmed to receive a request from the user to purchase the plurality of products added to the shopping cart and to cause the payment message to be

activated to initiate a payment transaction for the plurality of products added to the shopping cart;

the shopping cart being a stored representation of a collection of products, the shopping cart database being a database of stored representations of collections of products, and the shopping cart computer being a computer that modifies the stored representations of collections of products in the database.

19.   A network-based sales system, comprising:

at least one buyer computer for operation by a user desiring to buy a product;

at least one merchant computer; and

at least one payment computer;

the buyer computer, the merchant computer, and the payment computer being interconnected by a computer network;

the buyer computer being programmed to receive a user request for purchasing a product, and to cause a payment message to be sent to the payment computer that comprises a product identifier identifying the product;

the payment computer being programmed to receive the payment message, to cause an access message to be created that comprises a product identifier identifying the product and an access message authenticator based on a cryptographic key, and to cause the access message to be sent to the merchant computer; and

the merchant computer being programmed to receive the access message, to cause the access message authenticator to be

13

verified to ensure that the access message authenticator was created using the cryptographic key, and to cause the product to be received by the user desiring to buy the product.

20. A network-based sales system in accordance with claim 19 wherein the buyer computer is programmed to cause the payment message to be sent to the payment computer by sending a purchase product message to the merchant computer, the merchant computer being programmed to receive the purchase product message, and in response thereto, to send the payment message to the payment computer.

21. A network-based sales system in accordance with claim 19 wherein the merchant computer is programmed itself to verify the access message authenticator.

22. A network-based sales system in accordance with claim 19 wherein the merchant computer is programmed to cause every access message authenticator received by the merchant computer to be verified.

23. A network-based sales system in accordance with claim 19, wherein the payment message comprises a payment amount.

24. A network-based sales system in accordance with claim 19, wherein the payment computer is programmed to record the product identifier and the payment amount.

25. A network-based sales system in accordance with claim 24, wherein the product identifier and the payment amount are recorded in a settlement database.

26. A network-based sales system in accordance with claim 19, wherein the payment message comprises a merchant computer identifier.

27. A network-based sales system in accordance with claim 19, wherein the payment message comprises a payment message authenticator based on a cryptographic key.

28. A network-based sales system in accordance with claim 27, wherein the payment computer is programmed to verify the payment message authenticator to ensure that the payment message authenticator was created using the cryptographic key.

29. A network-based sales system in accordance with claim 19 wherein the computer network is a public packet-switched communications network.

30. A method of operating a payment computer in a computer network comprising at least one buyer computer for operation by a user desiring to buy a product, at least one merchant computer, and at least one payment computer, the method comprising the steps of:

15

receiving, at the payment computer, a payment message that the buyer computer has caused to be sent to the payment computer in response to a user request for purchasing a product, the payment message comprising a product identifier identifying the product;

causing an access message to be created that comprises a product identifier identifying the product and an access message authenticator based on a cryptographic key; and

causing the access message to be sent to the merchant computer, the merchant computer being programmed to receive the access message, to cause the access message authenticator to be verified to ensure that the access message authenticator was created using the cryptographic key, and to cause the product to be received by the user desiring to buy the product.

31. A network-based sales system, comprising:

at least one buyer computer for operation by a user desiring to buy a product;

at least one merchant computer; and

at least one payment computer;

the buyer computer, the merchant computer, and the payment computer being interconnected by a computer network;

the buyer computer being programmed to receive a request from a user for purchasing a product, and to cause a payment message to be sent to the payment computer;

the payment computer being programmed to receive the payment message, and, if purchase of the product by the user has

16

not been previously recorded in a settlement database, to cause the user to be charged for the product and to create a new record in the settlement database reflecting purchase of the product by the user, to cause an access message to be created, and to cause the access message to be sent to the merchant computer; and

the merchant computer being programmed to receive the access message and to cause the user to receive the product.

32.   The network-based sales system of claim 31 wherein:

the payment computer is programmed to cause the access message to be created using a cryptographic key; and

at least one of the computers is programmed to use the access message in a cryptographic process to ensure that the user has paid for the product.

33.   A method of operating a payment computer in a computer network comprising at least one buyer computer for operation by a user desiring to buy a product, at least one merchant computer, and at least one payment computer, the method comprising the steps of:

receiving, at the payment computer, a payment message that the buyer computer has caused to be sent to the payment computer in response to a request from a user for purchasing a product, and, if purchase of the product by the user has not been previously recorded in a settlement database, causing the user to be charged for the product and creating a new record in the

17

settlement database reflecting purchase of the product by the user;

causing an access message to be created; and

causing the access message to be sent to the merchant computer, the merchant computer being programmed to receive the access message and to cause the user to receive the product.

34.   The method of claim 33 wherein at least one of the computers is programmed to use the access message in a cryptographic process to ensure that the user has paid for the product.

35.   A network-based sales system, comprising:

at least one buyer computer for operation by a user desiring to buy products;

at least one shopping cart computer; and

a shopping cart database connected to the shopping cart computer;

the buyer computer and the shopping cart computer being interconnected by a computer network;

the buyer computer being programmed to receive a plurality of requests from a user to add a plurality of respective products to a shopping cart in the shopping cart database, and, in response to the requests to add the products, to send a plurality of respective shopping cart messages to the shopping cart computer each of which comprises a product identifier identifying one of the plurality of products;

18

the shopping cart computer being programmed to receive the plurality of shopping cart messages, to modify the shopping cart in the shopping cart database to reflect the plurality of requests to add the plurality of products to the shopping cart; and

the buyer computer being programmed to receive a request from the user to purchase the plurality of products added to the shopping cart and to cause a payment message to be activated to initiate a payment transaction for the plurality of products added to the shopping cart.

36. A method of operating a shopping cart computer in a computer network comprising at least one buyer computer for operation by a user desiring to buy products, at least one shopping cart computer, and a shopping cart database connected to the shopping cart computer, the method comprising the steps of:

receiving, at the shopping cart computer, a plurality of shopping cart messages sent to the shopping cart computer by the buyer computer in response to receipt of a plurality of requests from a user to add a plurality of respective products to a shopping cart in the shopping cart database, each of the shopping cart messages comprising a product identifier identifying one of the plurality of products; and

modifying the shopping cart in the shopping cart database to reflect the plurality of requests to add the plurality of products to the shopping cart;

19